



JULY 2020

**AMERICAN RELIABLE MOBILE HOMES – ALABAMA
MOBILE HOME PROGRAM KEY HIGHLIGHTS**

KEY HIGHLIGHTS:

- Special and All Purpose Programs available.
- Up to \$175,000 Coverage A limit.
- Coverage B is 30%.
- Additional Living Expense is 20% in Special Program.
- Fair Rental Value is 10% of Coverage A in All Purpose Program.
- Liability/Med Pay at \$50,000/\$500 in Special Program.
- Other Coverages: Radio and TV Antenna, Emergency Removal; Debris Removal; Credit Card; Forgery and Counterfeit Money; Trees, Shrubs; Tie-down Equipment coverage; Food Spoilage; Claims Expenses coverage; Damage to Property of Others; Fire Department Service Charge; First Aid Expenses; Fire Extinguisher Recharge; Loss Assessment coverage; Scheduled Personal Property; Golf Cart Coverage; Earthquake; Flood; Identity Fraud; Personal Property Replacement Cost; Water Back Up and Sump Discharge or Overflow coverage.
- 1950 and newer All Purpose Program and 1960 and newer Special Program eligibility guideline.
- Replacement Cost available on 15 years or newer & Full Repair Cost is available for 25 years or newer.
- Builders Risk Coverage is included in all programs for no additional premium. Ordinance of Law is included in the Special program for no additional premium.
- Enhancement Coverage is included in the Special program for no additional premium. The coverage adds Fire Extinguisher Recharge and Loss Assessment coverages as well as increasing limits for many internal policy conditions.
- Payment Plans up to 8 pay plan. Pay online and eCheck Payment Options available.

Questions? Call our underwriting department at (352) 638-9400

ARIC ALABAMA UNDERWRITER

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